

<i>SERFF Tracking Number:</i>	<i>AEGN-127173488</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Financial Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48991</i>
<i>Company Tracking Number:</i>	<i>SVF PX</i>		
<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>SVF PX</i>		
<i>Project Name/Number:</i>	<i>SVF PX/SVF PX</i>		

## Filing at a Glance

Company: Transamerica Financial Life Insurance Company		
Product Name: SVF PX	SERFF Tr Num: AEGN-127173488	State: Arkansas
TOI: A03G Group Annuities - Deferred Variable	SERFF Status: Closed-Accepted	State Tr Num: 48991
	For Informational Purposes	
Sub-TOI: A03G.002 Flexible Premium	Co Tr Num: SVF PX	State Status: Filed-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Author: Debbie Brunson	Disposition Date: 06/13/2011
	Date Submitted: 06/06/2011	Disposition Status: Accepted For
		Informational Purposes
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: SVF PX	Status of Filing in Domicile: Authorized
Project Number: SVF PX	Date Approved in Domicile: 02/09/2010
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Group Market Type: Employer	Overall Rate Impact:
Filing Status Changed: 06/13/2011	
State Status Changed: 06/13/2011	Deemer Date:
Created By: Debbie Brunson	Submitted By: Debbie Brunson
Corresponding Filing Tracking Number:	
Filing Description:	
Transamerica Financial Life Insurance Company (TFLIC)	
NAIC # 468-70688, FEIN # 36-6071399	

Re: Form No. TA-AP-2002-SVF 062006 Group Annuity Contract Rider

We respectfully request that form TA-AP-2002-SVF 062006 be approved for use with the following:

Form #	Description File #	Approval Date
TA-PC-2000-CONT	Group Annuity Contract	11/20/2000

<i>SERFF Tracking Number:</i>	<i>AEGN-127173488</i>	<i>State:</i>	<i>Arkansas</i>
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Form TA-AP-2002-SVF 062006 was originally approved for use with Group Annuity Contract form TA-AP-2001-CONT (Rev 01-02) on 08/14/2006. We want to expand usage of this rider to Group Annuity Contract form TA-PC-2000-CONT. No changes have been made to form TA-AP-2002-SVF 062006 as a result of this filing. However, the home office re-located and the address was changed since this form was approved. The address change was filed with your department.

Copies of the approvals for TA-PC-2000-CONT, and TA-AP-2002-SVF 062006 are enclosed under the Supporting Documentation tab.

## Company and Contact

### Filing Contact Information

Debbie Brunson, Contract Analyst	debbie.brunson@transamerica.com
1150 S. Olive St., T-09-09	800-319-7626 [Phone] 3768 [Ext]
Los Angeles, CA 90015	213-763-9779 [FAX]

### Filing Company Information

Transamerica Financial Life Insurance Company	CoCode: 70688	State of Domicile: New York
1150 South Olive, T-09-09	Group Code: 468	Company Type: Life
Los Angeles, CA 90015	Group Name:	State ID Number:
(800) 319-7626 ext. 3768[Phone]	FEIN Number: 36-6071399	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 Informational form @ \$50.00 ea. = \$50.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Financial Life Insurance Company	\$50.00	06/06/2011	48397730

<i>SERFF Tracking Number:</i>	<i>AEGN-127173488</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Financial Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48991</i>
<i>Company Tracking Number:</i>	<i>SVF PX</i>		
<i>TOI:</i>	<i>A03G Group Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>SVF PX</i>		
<i>Project Name/Number:</i>	<i>SVF PX/SVF PX</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Accepted For Linda Bird Informational Purposes		06/13/2011	06/13/2011

*SERFF Tracking Number:*      *AEGN-127173488*                      *State:*                      *Arkansas*  
*Filing Company:*              *Transamerica Financial Life Insurance Company* *State Tracking Number:*      *48991*  
*Company Tracking Number:*      *SVF PX*  
*TOI:*                      *A03G Group Annuities - Deferred Variable*      *Sub-TOI:*                      *A03G.002 Flexible Premium*  
*Product Name:*              *SVF PX*  
*Project Name/Number:*      *SVF PX/SVF PX*

## **Disposition**

Disposition Date: 06/13/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AEGN-127173488 State: Arkansas  
 Filing Company: Transamerica Financial Life Insurance Company State Tracking Number: 48991  
 Company Tracking Number: SVF PX  
 TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium  
 Product Name: SVF PX  
 Project Name/Number: SVF PX/SVF PX

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Stable Value Fund Rider		Yes
Supporting Document	Copies of Prior Approvals		Yes

SERFF Tracking Number: AEGN-127173488 State: Arkansas  
Filing Company: Transamerica Financial Life Insurance Company State Tracking Number: 48991  
Company Tracking Number: SVF PX  
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium  
Product Name: SVF PX  
Project Name/Number: SVF PX/SVF PX

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Informational filing of previously approved form for use with an additional previously approved form.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> This does not apply because it is not a policy filing.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo		
<b>Bypass Reason:</b> This does not apply because it is not a policy filing.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Stable Value Fund Rider		
<b>Comments:</b>		
<b>Attachment:</b>		
TA-AP-2002-SVF 062006TFLIC.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Copies of Prior Approvals		
<b>Comments:</b>		
<b>Attachments:</b>		
Approval AMD-10-062006 AR.pdf		

*SERFF Tracking Number:*      *AEGN-127173488*                      *State:*                      *Arkansas*  
*Filing Company:*              *Transamerica Financial Life Insurance Company* *State Tracking Number:*      *48991*  
*Company Tracking Number:*      *SVF PX*  
*TOI:*                      *A03G Group Annuities - Deferred Variable*      *Sub-TOI:*                      *A03G.002 Flexible Premium*  
*Product Name:*              *SVF PX*  
*Project Name/Number:*      *SVF PX/SVF PX*  
**Approval TA-PC-2000-CONT AR.pdf**



**Transamerica Financial Life  
Insurance Company**

Home Office: Purchase, New York

Administrative Office: 1150 S. Olive Street,  
Los Angeles, CA 90015

**STABLE VALUE FUND RIDER**

Contract No: \_\_\_\_\_ Effective Date: \_\_\_\_\_

**Transamerica Financial Life Insurance Company**, has issued this Rider as a part of the Contract shown above.

As of the Effective Date shown above, the Contract is modified by the addition of the provisions contained in this Rider.

Signed for the Company at Purchase, New York, as of the Effective Date of the rider.

Mark Mullin, President

Countersignature

Craig D. Vermie, Secretary

**STABLE VALUE FUND  
GENERAL ACCOUNT INVESTMENT**

**NOTICE: THE VALUE OF THIS STABLE VALUE FUND ON ANY BUSINESS DAY IS THE BEGINNING BALANCE OF THE STABLE VALUE FUND, PLUS ANY DEPOSITS AND CREDITED INTEREST, LESS ANY WITHDRAWALS, CHARGES OR EXPENSES.**



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### SECTION 12 – STABLE VALUE FUND

**12.00 Definition of Terms.** Terms defined in the Contract have the same meaning when used in this Section 12 unless redefined below. The following definitions apply to this Rider only:

**Stable Value Fund Account.** The account as described in Section 12.01.

**Interest Rate Class.** A subaccount of the Stable Value Fund, which may be established for the purpose of crediting different interest rates.

**12.01 Establishment of Stable Value Fund Account.** A Stable Value Fund Account is hereby established and added as a Contract Account under Section 2 of the Contract.

**12.02 Deposits to the Stable Value Fund Account.** The Contractholder may make a Deposit on any Business Day during a Contract Year.

**12.03 Crediting of Interest to the Stable Value Fund Account.** Prior to the first day of each month, we establish an effective annual rate of interest for the Stable Value Fund Account for such month. Interest is credited daily, based on its beginning daily balance, at a rate of interest which is the daily equivalent of the effective annual rate of interest applicable for each month.

**12.04 Transfers to or from Stable Value Fund Account.** The Contractholder or Participant, as applicable, may elect to transfer all or part of the funds from any other investment option maintained under the Contract to the Stable Value Fund Account. Participant-directed transfers from the Stable Value Fund Account may be made to any other investment option maintained under the Contract, except for any competing fixed fund, without incurring any Contract charges or penalties.

**12.05 Withdrawals from Stable Value Fund Account.** Upon Advance Notice and subject to Section 5 of the Contract, the Contractholder or the Participant, as applicable, may direct us to withdraw funds from the Stable Value Fund Account to pay Plan benefits as allowed for or required under the Plan, or to pay withdrawals required under the Code. The Contractholder agrees to include with each request, a certification that the amount of the withdrawal is limited to this Stable Value Fund Account's pro rata share as determined under Section 12.06, and such certification must state what this Stable Value Fund Account's pro rata share is. Withdrawals

under this Section 12.05 will not be subject to Contract charges or penalties, except for withdrawals used to fund Employer influenced group terminations (e.g. layoffs, sale of a division, etc.) which will be considered a partial discontinuance subject to the discontinuance provisions of the Contract and this Rider.

**12.06 Limitation on Stable Value Fund Account Withdrawals.** Unless otherwise agreed to by us in writing, the amount of any withdrawal from the Stable Value Fund Account will be limited to the Stable Value Fund Account's pro rata share of the total amount of the withdrawal being made under the Plan. The Stable Value Fund Account's pro rata share will be equal to the ratio of the value of the Stable Value Fund Account to the value of the Plan's total fixed dollar assets determined as of the first day of the Contract Year in which the withdrawal is requested.

**12.07 Limitation on Transfers from the Stable Value Fund Account.** There are no direct or indirect transfers allowed to investment options considered by us to be competing fixed funds under the Contract. If the Plan contains outside investment options considered by us to be competing fixed funds, and a transfer is directed by a Participant from the Stable Value Fund Account to such outside investment, no transfers into the competing fixed fund will be allowed for that Participant for a period of 90 days from the date the transfer was requested.

**12.08 Investment of Funds.** The Stable Value Fund Account is pooled for investment purposes with Transamerica Financial Life Insurance Company's general account.

**12.09 Withdrawals for Expenses.** Subject to our consent, the Contractholder may authorize other withdrawals from the Stable Value Fund Account for the payment of any Plan expenses, commissions or other compensation. Such amounts will be withdrawn as directed by the Contractholder.

**12.10 Value of Stable Value Fund Account.** The initial value of the Stable Value Fund Account is the initial amount of the sum of any Deposits and transfers to the Stable Value Fund Account. Thereafter, the value of the Stable Value Fund Account on any Business Day is the beginning balance of the Stable Value Fund Account, plus any Deposits and credited interest, less any withdrawals, charges or expenses.

**12.11 Disposition of Funds upon Discontinuance.** Upon total or partial discontinuance of the Contract or this Rider, the value of the Stable Value Fund Account will be paid in accordance with the option chosen by the Contractholder under the discontinuance provisions of the Contract. If the option chosen is a lump sum option, the value of the Stable Value Fund Account will be paid in accordance with the Discontinuance provision in Schedule A.

**12.12 Accounting Statement.** An accounting statement is provided after the end of each calendar quarter. The statement will show in detail the transactions that have occurred during the calendar quarter.



1150 South Olive Street, T-09-09  
Los Angeles, CA 90015-2211

**Modification of  
Previously Approved Form**

Date of Mailing: July 31, 2006

Arkansas Insurance Department  
Life & Health Division  
1200 W. 3<sup>rd</sup> Street  
Little Rock, AR 72201

**RECEIVED**

**AUG - 3 2006**

**LIFE AND HEALTH**  
ARKANSAS INSURANCE DEPARTMENT

**APPROVED**

**AUG 14 2006**

**LIFE AND HEALTH**  
ARKANSAS INSURANCE DEPARTMENT

**Re: Transamerica Financial Life Insurance Company (NAIC # 70688-468) (FEIN# 36-6071399)**

**Forms:** AMD-10-062006 – Amendment  
TA-AP-2002-SVF 062006 – Stable Value Fund Rider  
Updated Description of Variable Language

We submit the above forms for your review and approval to be used on a general-use basis.

The above reference amendment will attach to previously approved and new contracts to allow us to better control trading practices with respect to the separate account investment options. With the promulgation of Rule 22(c)(2) by the Securities and Exchange Commission, the underlying investments of TFLIC's separate accounts/sub-accounts are requiring TFLIC to be able to control trading practices that may have an adverse affect on our separate accounts and the underlying investments. Additionally, we have made a change to our general account investment option with respect to the contractholder's ability to transfer assets.

Language in brackets will be used for new and existing contracts that do not already include such language. The remaining language will be used in all new and existing contracts.


Rider form number TA-AP-SVF 062006, which was previously approved by your Department on July 25, 2003, is a modification of a previously approved form as described below. A copy of such approval is included.

**Section 12.11. Disposition of Funds upon Discontinuance** was modified by changing the last sentence from:

"If the option chosen is a lump sum option, the value of the Stable Value Fund Account will be paid on the 90<sup>th</sup> day after the effective date of discontinuance", is changed to, "If the option chosen is a lump sum option, the value of the Stable Value Fund will be paid in accordance with Discontinuance provision in Schedule A".

If additional information is needed, please e-mail me at [debbie.brunson@transamerica.com](mailto:debbie.brunson@transamerica.com) or call me at 800-319-7626, Ext. 3768.

Sincerely,

  
Debbie Brunson  
Contract Analyst

Enclosures





**TRANSAMERICA  
RETIREMENT SERVICES**

BEVERLY SANCHEZ  
Contract Analyst

Transamerica Life Insurance  
and Annuity Company  
Transamerica Center  
1150 South Olive Street  
Los Angeles, CA 90015  
Telephone 213 742-3769  
Fax 213 741-7742  
beverly.sanchez@transamerica.com

**RECEIVED**

**DEC - 4 2000**

December 1, 2000

Mr. John Shields  
1200 West Third Street  
Little Rock, AR 72201-1901

**LIFE AND HEALTH**  
ARKANSAS INSURANCE DEPARTMENT

Re: **AUSA Life Insurance Company, Inc.** NAIC# 468-70688 FEIN# 36-6071399

**Unallocated Group Annuity Contract filing (out-of-state trust)**

**APPROVED BY YOUR DEPARTMENT ON 11/20/00**

**APPROVED**

**DEC 4 2000**

**LIFE AND HEALTH**  
ARKANSAS INSURANCE DEPARTMENT

Form Number(s):

TA-PC-2000-CONT

TA-PC-2000-ACC

TA-PC-2000-END

TA-PC2000-CERT

TA-PC2000-CERT(MVE)

Master Group Annuity Contract & Schedule A

Application for and Acceptance of Group Annuity Contract

Endorsement to Contract

Certificate of Participation

Endorsement to Certificate

We are in receipt of the above forms stamped approved by your Department on November 20, 2000. A copy of your stamped approval letter is attached.

At this time we respectfully request the following action:

1. Remove previously approved form TA-PC-2000-END (attached in the Master Policy and Certificate of Participation)
2. Remove previously approved form TA-PC2000-CERT(MVE) (attached to the Certificate of Participation)
3. Replace the removed forms with the enclosed forms. These forms have been modified by the deleting the tables and reference to such tables has been changed to refer to "the attached" table.

Form PC-2000-MVE-TBL will attached to each endorsement. The State of New York requested this change as a condition of approval.

We appreciate your cooperation in organizing this approval process. If additional information is needed, please contact me.

Sincerely,

*Beverly Sanchez*

Beverly Sanchez  
Contract Analyst

Transamerica Occidental Life Insurance Company  
Transamerica Life Insurance and Annuity Company  
Transamerica Life Insurance Company of New York  
Transamerica Investors, Inc.  
Transamerica Financial Resources, Inc.  
AUSA Life Insurance Company, Inc.